unused SwapCredits (remaining trading power). It is acceptable to have a deficit, but as set forth below, older inventory items will be removed and it may be necessary for the user to "make up" the deficit at that time (see Section VII).

1.   **Example 7—User A Has A Deficit**

Assume user A receives 25 SwapCredits in exchange for listing two CD's, two books, and one video as in Example 3. The chart in Example 3 shows what A's account looks like before any transactions are done. Now, suppose that A uses 20 SwapCredits immediately but has not been called upon to ship any of A's inventory. A now has a deficit of 20 SwapCredits.

A's account will look like:

User A's Account

Inventory	Balance
CD 1 – 5 SwapCredits	
CD 2 – 5 SwapCredits	
Book 1 – 5 SwapCredits	**20 Deficit SwapCredits**
Book 2 – 5 SwapCredits	
Video 1 – 5 SwapCredits	5 SwapCredits

Here, A is "behind" the system. Other users have done their part (shipped 20 SwapCredits of items to A) before A has done his part (ship inventory to others). Notice that the deficit is equal to the value of unshipped inventory minus the amount of unused